

Case # 24-41145

07/15/2024

Debtor Richard Lee Bowers

Creditor Joshua L Forner and Kimberly C Forner

Request for Bankruptcy 7 Debt exception for discharge under 11 U.S.C 523 (a)(2) (6).

Dear Nathanael Steven Graham and

Bankruptcy Trustee Michelle Crow

Richard Lee Bowers DBA Rick B Crete was hired by us to complete our concrete stamping over our existing concrete slab.

- Concrete stamping
A method that uses specialized stamps with wood grain textures to press a pattern into freshly poured or existing concrete. The concrete is then often colored to match the natural tones of wood.

We would like to request our case to be honored and not discharged based on the evidence under

Section 523(a)(2)(A) of the Bankruptcy Code prevents debtors from discharging debts obtained through fraud in a Chapter 7 bankruptcy. This includes debts for money, property, services, or credit extensions obtained by false pretenses, false representations, or actual fraud. The Supreme Court ruled in February 2023 that this section applies regardless of the debtor's culpability.

When Mr Bowers came to us to explain his services and give us a price quote, he ultimately gave us false information on his ability to complete this type of job.

The results proved he did not know how to do the job therefor, he accepted under false pretense.

We would also like to request our case to be honored and not discharged based on the evidence under Section 523(a)(6) provides that an individual debtor will not get a discharge from any debt "for willful and malicious injury by the debtor to another entity or to the property of another entity."

Mr Bowers did not prep any area prior to beginning the concrete cutting job.

The house contents were packed up and contents moved by ourselves, the owners.

Mr Bowers started our job by subcontracting the concrete cutting.

Mr Bower's negligence appeared throughout the entire process, the areas were not covered with anything to protect other areas of the house. The AC vents were not covered, nor were the doors or windows.

Mr Bowers brought his puppy with him each day. His dog drug an acid rag through the floor, as Mr Bowers attempted to correct the stain damaged areas. Without satisfaction, or any attempt on Mr Bowers to try and reconcile, we are left with a home damaged by someone other than ourselves, who ultimately gained from our loss.

Mr Bowers sprayed concrete color on the floors but unfortunately also sprayed the walls, clothes, and cabinets. The entire downstairs area had to have new baseboards installed as well as paint on what could be saved. Clothes that were hanging 5 ft off the floor had to be thrown away.

Mr Bowers came back to try and fix the job once, but left with it looking worse. At that point Mr Bowers blocked our calls, texts and did not accept our letters to try to settle the damage, he wouldn't even try.

Please find attached as evidence

Certified letters mailed to both of Mr Bowers residence's

Evidence presented to Civil Court

Photos

Favorable Judgement on Civil Suit

Thank you in advance for your consideration

Joshua L Forner

Kimberly C Forner

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